



Wisconsin SeniorCare Fact Sheet

SeniorCare Prescription Drug Assistance Program

What is SeniorCare?

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older who meet the eligibility criteria. The program is designed to help seniors with their prescription drug costs. Those interested may apply at any time. The Department of Health and Family Services (DHFS) administers the SeniorCare program. To be eligible for SeniorCare:

- You must be a Wisconsin resident.
- You must be 65 years of age or older.
- You must pay a \$30 annual enrollment fee **per person**.
- Your assets, such as bank accounts, insurance policies, home property, etc., are not counted.
- Your annual income determines the level of coverage.

In addition, program participants are subject to certain annual out-of-pocket expense requirements depending on their annual income, as shown in the table below. Drug coverage may vary by Level. See the SeniorCare Covered Drugs fact sheet at <http://dhfs.wisconsin.gov/seniorCare/information.htm> or call your pharmacy or the SeniorCare Customer Service Hotline.

Income Limits*	Annual Out-of-Pocket Expense Requirements and Benefits
Level 1 At or below \$15,312 per individual or \$20,528 per couple annually.*	<ul style="list-style-type: none">• No deductible or spenddown.• \$5 co-pay for each covered generic prescription drug.• \$15 co-pay for each covered brand name prescription drug.
Level 2a \$15,313 to \$19,140 per individual and \$20,529 to \$25,660 per couple annually.*	<ul style="list-style-type: none">• \$500 deductible per person.• Pay the SeniorCare rate for drugs until the \$500 deductible is met.• After \$500 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.
Level 2b \$19,141 to \$22,968 per individual and \$25,661 to \$30,792 per couple annually	<ul style="list-style-type: none">• \$850 deductible per person.• Pay the SeniorCare rate for most covered drugs until the \$850 deductible is met.• After \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.
Level 3 \$22,969 or higher per individual and \$30,793 or higher per couple annually.*	<ul style="list-style-type: none">• Pay retail price for drugs equal to the difference between your income and \$22,969 per individual or \$30,793 per couple. This is called "spenddown."• Covered drug costs for spenddown will be tracked automatically. During the spenddown, there is no discount on drug costs.• After spenddown is met, meet an \$850 deductible per person.• Pay SeniorCare rate for most covered drugs until the \$850 deductible is met.• After the \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.

*These income amounts are based on the 2005 federal poverty guidelines, which increase by a small percentage each year.

What if program participants have other prescription drug coverage?

Individuals with prescription drug coverage under other health plans are eligible to enroll in SeniorCare. If you already have a health insurance plan, SeniorCare will coordinate benefit coverage with your plan. Individuals enrolled in Medicaid will not be eligible for SeniorCare, because Medicaid already provides prescription drug coverage.

What is a Deductible?

A deductible is an amount that participants in Levels 2a, 2b and 3 pay annually for covered drugs before being able to participate at the co-payment levels. During the deductible period, participants receive the SeniorCare rate on covered drugs that are purchased.

What is a "SeniorCare Rate"?

The "SeniorCare rate" is a discounted rate for most covered drugs. Participants in the deductible period will pay the SeniorCare rate on covered drugs.

What is a Spenddown?

At Level 3, you have an annual spenddown requirement. The amount of the spenddown is the difference between your gross annual income and 240% of the current Federal Poverty Level.

After you have met the spenddown, during your benefit period, you will have an \$850 deductible. You will receive the SeniorCare rate on covered prescription drugs during your deductible period.

What Expenses Can I Use to Meet a Deductible or a Spenddown?

Only SeniorCare covered drugs purchased at the retail price will be used to meet the participant's spenddown, and SeniorCare covered drugs purchased at the SeniorCare rate will be used to meet the deductible. Other medical costs, such as physician office visits or hospital services do not count toward the SeniorCare spenddown or deductible.

2005 SeniorCare Income Limits

Group Size	Level 1 Income at or below 160% FPL	Level 2a Income between 160% - 200% FPL	Level 2b Income between 200% - 240% FPL	Level 3 Income more than 240% FPL
Individual	\$15,312	\$15,313 - \$19,140	\$19,141 - \$22,968	\$22,969 +
Couple	\$20,528	\$20,529 - \$25,660	\$25,661 - \$30,792	\$30,793 +

For More Information:

- Call the SeniorCare Customer Service Hotline at (800) 657-2038, or
- Visit the SeniorCare Web site at: <http://www.dhfs.wisconsin.gov/seniorcare>.

DHFS is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 or (608) 266-2555 TTY. All translation services are free of charge.

For civil rights questions call (608) 266-9372 or (608) 266-2555 TTY.